

Regarding Subcommittee: [Hearing on Social Security at 75 years: More Necessary Now than Ever](#)

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I would like to urge you to look closely and think carefully before you act on Social Security reform. I am a teacher of 35 years. All but two of those years have been in an urban high school where I had the privilege of teaching speech and debate to students who faced formidable obstacles in their lives. I spent EVERY Friday and Saturday with my students from October until mid-April, with the exception of Thanksgiving and Christmas, at debate tournaments. I stayed in teaching because I believe it is the only way we can improve our world and because I made such strong relationships with my students that to this day I hear from them, go to their weddings, celebrate the births of their children and now grandchildren and see them when they are in town or when I am in their town. While I worked late and on weekends, (as well as through the summer—debate is a year-long event), my husband spent a lot of time with our two children. My teaching was a joint effort. One and a half years ago, my husband's job was transferred to West Virginia. Without promise of additional income, we elected to stay in our hometown. This decision was made literally days before the crash of our financial system and the dive into recession. With that dive, my husband's retirement savings dropped like everyone's lead balloon. I had just retired from full time teaching. We looked carefully at what we had to live on and found that his company retirement plan, when there was one before company's opted for employees to save enough on their own to live in retirement, was totally dependent on Social Security. My retirement plan allows me to name my husband for survivor benefits in the event of my death, so my husband would be able to continue to live in our home. On the other hand, if my husband precedes me in death, I would NOT get his Social Security survivor benefits so I would have to sell our home and try to live on my retirement alone. This information is devastating.

Before I began teaching and now after my retirement I have taken Social Security based jobs. I have contributed to the system. I have counted on the system. Of course, at present, I am unable to draw ANY of the benefits I paid/pay into because I was a teacher in Missouri.

I do not regret teaching. In my financial "old age", however, I am regretting having taught in Missouri. I, like so many others, have depended on a system we have been promised and are being defaulted on. I taught the democratic way of life, how to be good citizens and moral obligations of American's to support our nation. Why has my nation chosen to exclude me from what I would have had if I had taught in a different school district?

The key to happiness as you age, I think, is to not become bitter. I refuse bitter because I am confident that you will make the decisions for me and others which will restore my

Social Security benefits and survivor benefits. I am confident you will NOT allow for privatization of the Social Security system. I am confident you will make decisions that I can be proud to live with.

I thank you for all you do and thank you for your wisdom in making the right choices.